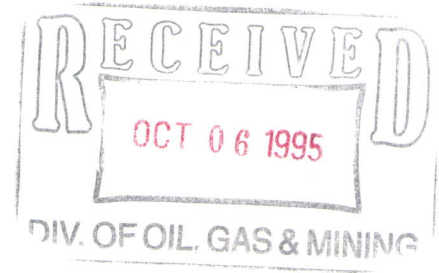




3950 South 700 East, Suite 301
Salt Lake City, Utah 84107
Telephone: (801) 262-3942
Facsimile: (801) 264-6874

October 5, 1995



Anthony A. Gallegos
Senior Reclamation Specialist
State of Utah
Department of Natural Resources
355 W. North Temple
3 Triad Center, Suite 350
Salt Lake City, UT 84180-1203

Dear Mr. Gallegos:

Enclosed is a Rider and an insurance document for filing purposes. If there are any questions, please let me know.

Sincerely,

Kathleen Haslam

Enclosure

c: Janice Kirkpatrick

*ORIGINAL DOCUMENTS
IN BOND FILE*



SURETY BOND
INCREASE OR DECREASE PENALTY RIDER

Premium \$ _____

Description of Bond Reclamation Bond Bond No. _____

Know all men by these present that we, Continental Lime Inc.

and AMERICAN AUTOMOBILE INSURANCE COMPANY, a subsidiary of Fireman's Fund Insurance Company, Principal,
in favor of State of Utah, Department of Natural Resources, Surety,
do hereby, jointly and severally, change the penal amount of this bond from Two hundred ninety three thousand one hundred, Oblige
and no/100-----dollars (\$ 293,100.00) to
Three hundred thirty thousand four hundred and no/100-----dollars (\$ 330,400.00),
effective from the 31st day of August, 19 95.

The continuity of coverage under said bond subject to changes in penalty shall not be impaired hereby, provided that the aggregate liability of the said Principal and Surety shall not exceed the amount of liability assumed at the time the act and/or acts of default were committed and in no event shall such liability exceed the larger of the above mentioned sums.

Signed and sealed this 13th day of September, 19 95.

ACCEPTED:

The above is hereby agreed to and accepted:

Continental Lime Inc.

PRINCIPAL

State of Utah/Dept. of Natural Resources

OBLIGEE

By: _____
TITLE

Attest: _____
TITLE

AMERICAN AUTOMOBILE INSURANCE COMPANY, a
subsidiary of Fireman's Fund Insurance Company
By: Rebecca K. Henderson
Rebecca K. Henderson ATTORNEY IN FACT

GENERAL
POWER OF
ATTORNEY

AMERICAN AUTOMOBILE INSURANCE COMPANY

KNOW ALL MEN BY THESE PRESENTS: That AMERICAN AUTOMOBILE INSURANCE COMPANY, a Corporation duly organized and existing under the laws of the State of Missouri, and having its principal office in the County of St. Louis, State of Missouri, has made, constituted and appointed, and does by these presents make, constitute and appoint

--- REBECCA K. HENDERSON ---

DENVER, CO
its true and lawful Attorney(s)-in-Fact, with full power and authority hereby conferred in its name, place and stead, to execute, seal, acknowledge and deliver any and all bonds, undertaking, recognizances or other written obligations in the nature thereof

and to bind the Corporation thereby as fully and to the same extent as if such bonds were signed by the President, sealed with the corporate seal of the Corporation and duly attested by its Secretary, hereby ratifying and confirming all that the said Attorney(s)-in-Fact may do in the premises.

This power of attorney is granted pursuant to Article VII, Sections 45 and 46 of By-laws of AMERICAN AUTOMOBILE INSURANCE COMPANY now in full force and effect.

"Article VII. Appointment and Authority of Resident Secretaries, Attorney-in-Fact and Agents to accept Legal Process and Make Appearances.

Section 45. *Appointment.* The Chairman of the Board of Directors, the President, any Vice-President or any other person authorized by the Board of Directors, the Chairman of the Board of Directors, the President or any Vice-President may, from time to time, appoint Resident Assistant Secretaries and Attorneys-in-Fact to represent and act for and on behalf of the Corporation and Agents to accept legal process and make appearances for and on behalf of the Corporation.

Section 46. *Authority.* The authority of such Resident Assistant Secretaries, Attorneys-in-Fact and Agents shall be as prescribed in the instrument evidencing their appointment. Any such appointment and all authority granted thereby may be revoked at any time by the Board of Directors or by any person empowered to make such appointment."

This power of attorney is signed and sealed under and by the authority of the following Resolution adopted by the Board of Directors of AMERICAN AUTOMOBILE INSURANCE COMPANY at a meeting duly called and held on the 31st day of July, 1984, and said Resolution has not been amended or repealed:

"RESOLVED, that the signature of any Vice-President, Assistant Secretary, and Resident Assistant Secretary of this Corporation, and the seal of this Corporation may be affixed or printed on any power of attorney, on any revocation of any power of attorney, or on any certificate relating thereto, by facsimile, and any power of attorney, any revocation of any power of attorney, or certificate bearing such facsimile signature or facsimile seal shall be valid and binding upon the Corporation."

IN WITNESS WHEREOF, AMERICAN AUTOMOBILE INSURANCE COMPANY has caused these presents to be signed by its Vice-President, and its corporate seal to be hereunto affixed this 15th day of February, 19 91.



AMERICAN AUTOMOBILE INSURANCE COMPANY

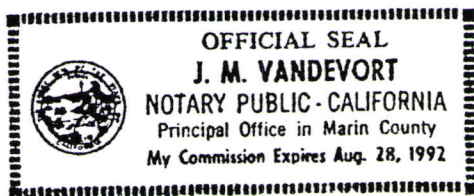
By [Signature]
Vice-President

STATE OF CALIFORNIA
COUNTY OF MARIN

ss.

On this 15th day of February, 19 91, before me personally came R. D. Farnsworth, to me known, who, being by me duly sworn, did depose and say: that he is Vice-President of AMERICAN AUTOMOBILE INSURANCE COMPANY, the Corporation described in and which executed the above instrument; that he knows the seal of said Corporation; that the seal affixed to the said instrument is such corporate seal; that it was so affixed by order of the Board of Directors of said Corporation and that he signed his name thereto by like order.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, the day and year herein first above written.



[Signature]
Notary Public

CERTIFICATE

STATE OF CALIFORNIA
COUNTY OF MARIN

ss.

I, the undersigned, Resident Assistant Secretary of AMERICAN AUTOMOBILE INSURANCE COMPANY, a MISSOURI Corporation, DO HEREBY CERTIFY that the foregoing and attached POWER OF ATTORNEY remains in full force and has not been revoked; and furthermore that Article VII, Sections 45 and 46 of the By-laws of the Corporation, and the Resolution of the Board of Directors; set forth in the Power of Attorney, are now in force.

Signed and sealed at the County of Marin. Dated the 13th day of September, 19 95.



[Signature]
Resident Assistant Secretary